

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: William S. Hudic

Case No. 19-22920-JCM

Chapter 13

Debtor.

STIPULATED ORDER MODIFYING AMENDED PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☒ Other: Report of Financing at Document No. 203

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated June 23, 2023

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$2,417.00 per month to \$4,014.00 per month, effective October 24, 2024.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments,

the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Bridgecrest shall be paid \$350.77 per month effective 04/01/2024

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 10th day of October, 2024



glb

John C. Melaragno, Judge
United States Bankruptcy Court

SIGNED
10/10/24 1:00 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPa

Stipulated by:

/s/ Brian C. Thompson, Esquire
Brian C. Thompson
PA ID: 91197
Thompson Law Group, P.C.
301 Smith Drive, Suite 6
Cranberry Township, PA 16066
(724) 799-8404 Telephone
(724) 799-8409 Facsimile
bthompson@thompsonattorney.com

Stipulated by:

/s/James C. Warmbrodt, Esquire
James C. Warmbrodt
PA ID: 42524
Attorney for Chapter 13 Trustee
U.S. Steel Tower, Suite 3250
600 Grant Street
Pittsburgh, PA 15219
412-471-5566
jwarmbrodt@chapter13trusteewdpa.com

cc: All Parties in Interest to be served by Clerk

In re:
William S. Hudic
Debtor

Case No. 19-22920-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 10, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2024:

Recip ID	Recipient Name and Address
db	+ William S. Hudic, 119 2nd Street, Aspinwall, PA 15215-2939
cr	David Wetmore, 903 Virginia Street Extension, Pittsburgh, PA 15215
sp	+ Sean Carmody, Patberg, Carmody & Ging, Deutschtown Center, 801 Vinial Street, Third Floor Pittsburgh, PA 15212-5177
15366870	+ David Wetmore, 903 Virginia Avenue Extension, Pittsburgh PA 15215-1719
15109060	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15112515	+ Dollar Bank, FSB, c/o Consumer Default Management, P O Box 3969, Pittsburgh, PA 15230-3969
15210029	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15092322	+ Key Recovery, 4910 Tiedeman Road, Cleveland, OH 44144-2338
15107829	+ Leroy Metz, II, Esquire, 535 Smithfield Street, Pittsburgh, PA 15222-2393
15092323	+ Northwest Savings Bank, 100 Liberty St, PO Box 788, Warren, PA 16365-0788
15366871	+ State Workers Insurance Fund, 301 5th Avenue, Suite 230, Pittsburgh, PA 15222-2440

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Oct 10 2024 23:29:23	Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 10 2024 23:34:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 10 2024 23:31:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/PDF: ebn_ais@aisinfo.com	Oct 10 2024 23:34:45	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15092316	+ Email/PDF: bncnotices@becket-lee.com	Oct 10 2024 23:34:46	American Express, PO Box 981537, El Paso, TX 79998-1537
15104396	Email/PDF: bncnotices@becket-lee.com	Oct 10 2024 23:34:52	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15092317	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 10 2024 23:34:51	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15103440	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 10 2024 23:34:56	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15092318	+ Email/PDF: bankruptcy_prod@navient.com	Oct 10 2024 23:34:56	Dept of Ed/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
15092319	^ MEBN	Oct 10 2024 23:29:19	Dollar Bank, PO Box 8469, Canton, OH

District/off: 0315-2

User: auto

Page 2 of 3

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Total Noticed: 35

15109059	^	MEBN		44711-8469
			Oct 10 2024 23:29:22	Dollar Bank, FSB, 300 W. Tuscarawas Street, Canton, OH 44702-1911
15130317	+	Email/Text: kbarkley@bernsteinlaw.com	Oct 10 2024 23:31:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15092320	+	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 10 2024 23:31:00	Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
15092321	+	Email/Text: bankruptcy@huntington.com	Oct 10 2024 23:31:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15096018	+	Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 10 2024 23:31:00	KeyBank, N.A., 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15119763		Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Oct 10 2024 23:34:52	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15143076		Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 10 2024 23:31:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
15109784	+	Email/Text: heather.mauro@northwest.com	Oct 10 2024 23:31:00	Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
15129309		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 10 2024 23:34:56	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15092324	+	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2024 23:34:45	SYNCB/Levin Furniture, PO Box 965036, Orlando, FL 32896-5036
15092325	+	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 10 2024 23:34:55	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
15092597	+	Email/PDF: ebn_ais@aisinfo.com	Oct 10 2024 23:34:50	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15101629	+	Email/Text: bankruptcy@huntington.com	Oct 10 2024 23:31:00	The Huntington Bank, P.O. Box 89424, Cleveland OH 44101-6424
15126201		Email/PDF: ebn_ais@aisinfo.com	Oct 10 2024 23:34:56	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan Motor Acceptance Corporation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15122999	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15128498	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15132571	##+	Metz Lewis Brodman Must O'Keefe LLC, c/o John R. O'Keefe, Jr., Esquire, 535 Smithfield Street, Suite 800, Pittsburgh, PA 15222-2305

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

Page 3 of 3

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2024 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Debtor William S. Hudic bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Plaintiff William S. Hudic bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
David A. Scott	on behalf of Creditor Nissan Motor Acceptance Corporation scott@lg-law.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor Nissan Motor Acceptance Corporation dcarlon@kmlawgroup.com
Elizabeth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@lenderlaw.com
Elizabeth L. Slaby	on behalf of Defendant Dollar Bank FSB bslaby@lenderlaw.com
Jeremy J Kobeski	on behalf of Creditor Dollar Bank FSB jkobeski@grenenbirsic.com, mcupec@grenenbirsic.com
Keri P. Ebeck	on behalf of Creditor Nissan Motor Acceptance Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Creditor David Wetmore shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 14